

United States District Court

DISTRICT OF MASSACHUSETTS

UNITED STATES OF AMERICA

v.

GEORGES JEAN-L'OUIS and FRANTZCIA PIERRE

CRIMINAL COMPLAINTCASE NUMBER: 2005-MJ-0472-RBC-1
2

(Name and Address of Defendant)

I, the undersigned complainant being duly sworn state the following is true and correct to the best of my knowledge and belief. On or about September 2, 2005 in Essex county, in the

District of Massachusetts defendant(s) did, (Track Statutory Language of Offense)

Knowingly execute or attempt to execute a scheme or artifice to obtain any of the moneys, funds, credits, assets, securities or other property owned by or under the custody or control of, a financial institution, by means of false or fraudulent pretenses, representations, or promises; and knowingly transfer, possess or use, without lawful authority, a means of identification of another person during and in relation to a violation of Title 18, United States Code, Section 1344, Bank Fraud.

in violation of Title 18 United States Code, Section(s) Sections 1344 and 1028A.

I further state that I am a(n) Special Agent and that this complaint is based on the following facts:
Official Title

See Attached Affidavit of Dennis Regan, Federal Bureau of Investigation

Continued on the attached sheet and made a part hereof:

☒ Yes☐ No

Sworn to before me and subscribed in my presence,

09-02-2005
Date

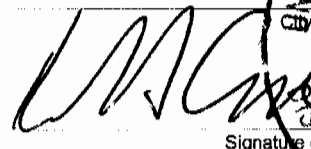
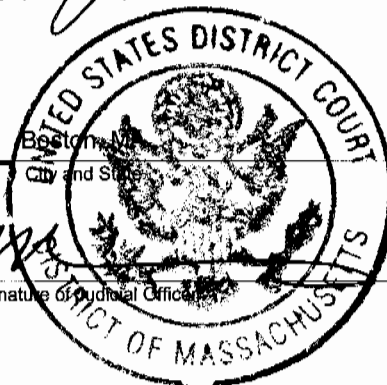
at 2:25 pm

at

Magistrate Judge Robert B. Collings

Name & Title of Judicial Officer

This form was electronically produced by Elite Federal Forms, Inc.


Signature of Complainant
Signature of Judicial Officer

AFFIDAVIT

I, Dennis Regan, hereby depose and state as follows:

1. I am a Special Agent of the Federal Bureau of Investigation ("FBI") and have been so employed for over 13 years. I have been involved in numerous investigations involving white-collar crime, narcotics, violent crimes, and bank robberies and am a Certified Public Accountant. I have been assigned to the Boston Division of the FBI for the past year, and am currently assigned to the Economic Crimes Unit.

2. I am aware that Title 18 of the United States Code, Section 1344, makes it a crime for anyone to knowingly execute or attempt to execute a scheme or artifice to obtain any of the moneys, funds, credits, assets, securities or other property owned by or under the custody or control of, a financial institution, by means of false or fraudulent pretenses, representations, or promises.

3. I am also aware that Title 18 of the United States Code, Section 1028A, makes it a crime for anyone to knowingly transfer, possess or use, without lawful authority, a means of identification of another person during and in relation to a violation of Title 18, United States Code, Section 1344, Bank Fraud.

4. I make this affidavit in support of a criminal complaint against FRANTZCIA PIERRE ("PIERRE") and GEORGES JEAN-LOUIS ("JEAN-LOUIS"). For the reasons detailed below, there is probable cause to believe that PIERRE and JEAN-LOUIS committed Bank Fraud and Aggravated Identity Theft on or about September 2, 2005.

5. The facts stated herein are based on my own personal involvement in this investigation, my discussions with other law enforcement officers also involved in the

investigation, my review of police reports, as well as interviews with victims and witnesses to the matter contained herein. In submitting this affidavit, however, I have not included each and every fact known to me about the investigation, but only those facts that I believe are sufficient to establish the requisite probable cause.

OVERVIEW OF THE SCHEME:

6. Based on the investigation to date, I believe that PIERRE and FRANTZCIA are involved, along with several other individuals, in a scheme to buy properties through the use of mortgages obtained using the credit histories of innocent third parties. The group then "sells" those properties at a higher price using a different stolen identity to obtain a larger fraudulent mortgage. In this manner, the group can purchase a house for, say, \$300,000 financed largely with a mortgage, not make any payments on that mortgage, then a few months later "sell" the house to another person involved in the scheme who uses a stolen identity to "purchase" the house for, say, \$400,000, again financed largely with a fraudulently obtained mortgage. The group then repeats this process at a still higher amount, obtaining a still higher mortgage. By doing so, the group creates the appearance of a house rising in value, allowing them to obtain ever larger mortgages. The group makes as profit the difference in price between the original purchase price and the size of the largest fraudulent mortgage.

7. Both the banks who unwittingly provide these fraudulent mortgages, and the individual victims whose identities are stolen and upon whose credit history these mortgages are provided are victims of this scheme.

SPECIFIC ACTIVITY CHARGED IN THE CRIMINAL COMPLAINT:

8. On or about August 26, 2005, CHARLOTINE PIERRE DUVERGE ("PIERRE DUVERGE"), a separately charged individual, submitted an application for a mortgage loan from Flagstar Bank in Gloucester, Massachusetts for \$500,000. PIERRE DUVERGE submitted this application in the name of an individual with the initials G.G., using G.G.'s social security number, in an effort to qualify for the necessary credit.

9. Flagstar Bank is a financial institution whose deposits are insured by the Federal Deposit Insurance Corporation.

10. The proposed loan was to be secured by 122 Hamilton Street, Saugus, Massachusetts, a house that PIERRE DUVERGE purported to be in the process of purchasing.

11. A law enforcement officer working with me in this investigation confirmed that the social security number provided for the loan belongs to a real person with the initials G.G. This is the same name that is being used to purchase the above-described property, but the first name has been misspelled in the loan documents by leaving off a single letter. G.G. has been interviewed and has stated that no one had her permission to apply for a loan using her identity information.

12. The current listed owner of 122 Hamilton Street, Saugus, Massachusetts – and the alleged seller of this property – is JEAN-LOUIS.

13. Closing on the mortgage loan and the sale of 122 Hamilton Street, Saugus, Massachusetts, was scheduled for September 2, 2005, in Rockport, Massachusetts.

14. PIERRE DUVERGE, JEAN-LOUIS, PIERRE, and two other separately charged individuals, all came to the bank for the closing. Though the paperwork and

application had been filled out by PIERRE DUVERGE (indeed, PIERRE DUVERGE had provided a fake license with PIERRE DUVERGE's picture and G.G.'s name, slightly misspelled), at the actual closing, PIERRE, not PIERRE DUVERGE posed as G.G.


15. Posing as G.G., PIERRE, and a separately charged individual, signed the paperwork for the above-described loan.

16. JEAN-LOUIS was also present at the closing. He purported to be selling the house to PIERRE and a separately charged individual, and signed documents related to that alleged sale during the closing.

17. JEAN-LOUIS admitted to the FBI that that he had originally purchased the property with fraudulent information at the direction of PIERRE DUVERGE, that PIERRE DUVERGE had controlled the property even during the time it had been nominally owned by JEAN-LOUIS, and that PIERRE DUVERGE had arranged the above-described sale.

CONCLUSION:

18. Based on the information set forth above, there is probable cause to believe that PIERRE and JEAN-LOUIS have committed Bank Fraud and Aggravated Identity Theft in violation of federal law, namely Title 18, United States Code, Section 1344, and Title 18, United States Code, Section 1028A.


DENNIS REGAN
Special Agent, F.B.I.

Subscribed and sworn to before me this 2nd day of September 2005


ROBERT B. COLLINGS
United States Magistrate Judge

Criminal Case Cover Sheet**U.S. District Court - District of Massachusetts**Place of Offense: _____ Category No. II Investigating Agency FBICity Rockport Related Case Information:County Essex Superseding Ind./ Inf. _____ Case No. _____
Same Defendant _____ New Defendant Yes
Magistrate Judge Case Number 05-mj-470
Search Warrant Case Number _____
R 20/R 40 from District of _____**Defendant Information:**Defendant Name FRANTZCIA PIERRE Juvenile ☐ Yes ☒ No

Alias Name _____

Address 88 Francis Street, 2nd Floor, Everett, MassachusettsBirth date (Year only): 1979 SSN (last 4 #): 6001 Sex F Race: BL Nationality: Haitian

Defense Counsel if known: _____ Address: _____

Bar Number: _____

U.S. Attorney Information:AUSA Seth Berman Bar Number if applicable 629332Interpreter: ☐ Yes ☒ No List language and/or dialect: _____Matter to be SEALED: ☐ Yes ☒ No☐ Warrant Requested ☐ Regular Process ☒ In Custody**Location Status:**Arrest Date: September 2, 2005☐ Already in Federal Custody as _____ in _____☐ Already in State Custody _____ ☐ Serving Sentence ☐ Awaiting Trial☐ On Pretrial Release: Ordered by _____ on _____Charging Document: ☒ Complaint ☐ Information ☐ IndictmentTotal # of Counts: ☐ Petty _____ ☐ Misdemeanor _____ ☒ Felony 2

Continue on Page 2 for Entry of U.S.C. Citations

☒ I hereby certify that the case numbers of any prior proceedings before a Magistrate Judge are accurately set forth above.Date: September 2, 2005

Signature of AUSA: _____

District Court Case Number (To be filled in by deputy clerk): _____

Name of Defendant FRANTZCIA PIERRE

U.S.C. Citations		
<u>Index Key/Code</u>	<u>Description of Offense Charged</u>	<u>Count Numbers</u>
Set 1 <u>18 U.S.C. § 1344</u>	<u>Bank Fraud</u>	<u>1</u>
Set 2 <u>18 U.S.C. § 1018A</u>	<u>Aggravated Identity Theft</u>	<u>2</u>
Set 3 _____	_____	_____
Set 4 _____	_____	_____
Set 5 _____	_____	_____
Set 6 _____	_____	_____
Set 7 _____	_____	_____
Set 8 _____	_____	_____
Set 9 _____	_____	_____
Set 10 _____	_____	_____
Set 11 _____	_____	_____
Set 12 _____	_____	_____
Set 13 _____	_____	_____
Set 14 _____	_____	_____
Set 15 _____	_____	_____

ADDITIONAL INFORMATION:

Criminal Case Cover Sheet**U.S. District Court - District of Massachusetts**Place of Offense: _____ Category No. II Investigating Agency FBICity Rockport Related Case Information:County Essex Superseding Ind./ Inf. _____ Case No. _____
Same Defendant _____ New Defendant Yes
Magistrate Judge Case Number 05-mj-470
Search Warrant Case Number _____
R 20/R 40 from District of _____**Defendant Information:**Defendant Name GEORGES JEAN-LOUIS Juvenile ☐ Yes ☒ No

Alias Name _____

Address 122 Hamilton Street, Saugus, MassachusettsBirth date (Year only): 1958 SSN (last 4 #): 6098 Sex M Race: BL Nationality: Haitian

Defense Counsel if known: _____ Address: _____

Bar Number: _____

U.S. Attorney Information:AUSA Seth Berman Bar Number if applicable 629332Interpreter: ☐ Yes ☒ No List language and/or dialect: _____Matter to be SEALED: ☐ Yes ☒ No☐ Warrant Requested ☐ Regular Process ☒ In Custody**Location Status:**Arrest Date: September 2, 2005☐ Already in Federal Custody as _____ in _____☐ Already in State Custody _____ ☐ Serving Sentence ☐ Awaiting Trial☐ On Pretrial Release: Ordered by _____ on _____Charging Document: ☒ Complaint ☐ Information ☐ IndictmentTotal # of Counts: ☐ Petty _____ ☐ Misdemeanor _____ ☒ Felony 2

Continue on Page 2 for Entry of U.S.C. Citations

☒ I hereby certify that the case numbers of any prior proceedings before a Magistrate Judge are accurately set forth above.Date: September 2, 2005

Signature of AUSA: _____

District Court Case Number (To be filled in by deputy clerk): _____

Name of Defendant GEORGES JEAN-LOUIS

U.S.C. Citations

	<u>Index Key/Code</u>	<u>Description of Offense Charged</u>	<u>Count Numbers</u>
Set 1	<u>18 U.S.C. § 1344</u>	<u>Bank Fraud</u>	<u>1</u>
Set 2	<u>18 U.S.C. § 1028A</u>	<u>Aggravated Identity Theft</u>	<u>2</u>
Set 3	_____	_____	_____
Set 4	_____	_____	_____
Set 5	_____	_____	_____
Set 6	_____	_____	_____
Set 7	_____	_____	_____
Set 8	_____	_____	_____
Set 9	_____	_____	_____
Set 10	_____	_____	_____
Set 11	_____	_____	_____
Set 12	_____	_____	_____
Set 13	_____	_____	_____
Set 14	_____	_____	_____
Set 15	_____	_____	_____

ADDITIONAL INFORMATION: